Rating Scenarios

The Nebraska Department of Insurance is posting the following 9 plan scenarios to prepare consumers for the upcoming rate changes. The scenarios are based on the silver and gold metallic plans that can be purchased in the Federally Facilitated Marketplace.

Individual premium rates will be different based on geography, tobacco use, and age. Please note that this information is for educational purposes and your premiums may be different . When open enrollment for the 2014 plan year begins on October 1, 2013, please remember that if you have any questions about your insurance options, you may review the resources available on www.healthcare.gov and you should not hesitate to contact your local Nebraska agent or broker. Your agent or broker may be able to assist you in deciding between the options available.

Plan Levels Sold in the Federally Facilitated Marketplace:

Platinum: 90% of costs covered by insurance

Gold: 80% of costs covered by insurance

Silver: 70% of costs covered by insurance

Bronze: 60% of costs covered by insurance

Note: The percentage listed with the levels is the amount the insurer will cover. Generally, the more coverage that an individual buys the higher the monthly premium. For the purpose of this scenario, NDOI used silver and gold plans which are the only plans that are required to be sold in the marketplace.

2013/2014 Monthly Rate Comparison Scenarios

	Blue Cross/ Blue Shield			Coventry		
All plans compared to similar coverage existing currently and are non-tobacco unless otherwise noted	**2013 Rate**	**2014 Rate**	**% chg**	**2013 Rate**	**2014 Rate**	**% chg**
1. 26 year old single male in Lincoln on a silver plan	130.51	239.22	83%	100.18	245.09	144.65%
2. 26 year old single female in Lincoln on a silver plan	307.27	239.22	-22%	148.69	245.09	64.83%
3. 30 year old single male in Lincoln on a silver plan	145.72	265.15	82%	111.77	271.65	143.04%
4. 30 year old single female in Lincoln on a silver plan	299.67	265.15	-12%	170.41	271.65	59.41%
5. Family coverage in Omaha for 2 adults aged 35 & 2 children on a silver plan	696.06	867.63	25%	688.02	787.56	14.47%
6. Family coverage in Lincoln with 2 adults aged 45 and 2 children on a gold plan	1,107.05	1,307.77	18%	1,030.80	1,126.90	9.32%
7. Coverage in Omaha with 2 adults aged 60 on a gold plan	1,437.82	1,707.21	19%	1,157.85	1,304.22	12.64%
8. Family coverage in Hastings for a 50 year old single mother with 3 children on a silver plan	768.52	862.25	12%	894.61	888.87	-.64%
9. Family coverage in Hastings for a 50 year old single tobacco user mother with 3 children on a silver plan	822.76	995.77	21%	1,026. 86	974.89	-5.06%